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## SYSTEM AND METHOD FOR THIRD-PARTY PAYMENT PROCESSING

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- International: G06Q20/00; G06Q20/00; (IPC1-7): G07F19/00

- European: G06Q20/00K1; G06Q20/00K2B; G06Q20/00K3B

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WO0205231 (A3)  
EP1299665 (A0)  
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Cited documents:

US6049785  
EP0779567  
US5582237  
US5715314

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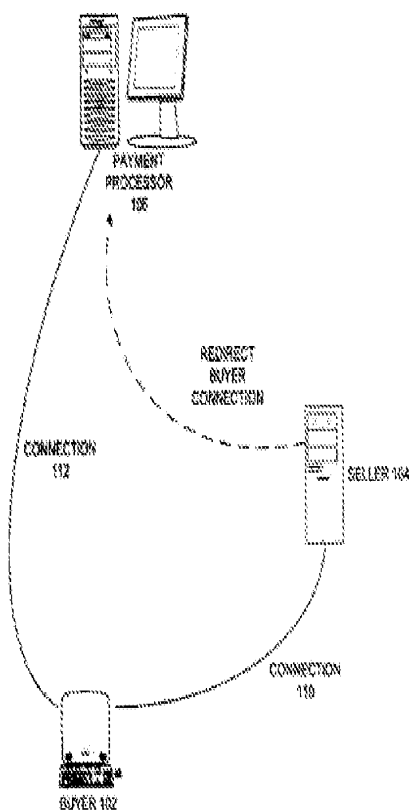
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## Abstract of WO0205231

A system and method for handling a payment between a buyer/payor and a seller/payee at a third-party site. The buyer is redirected from the seller to a third-party payment processor to process payment for an electronic transaction. Details of the transaction are received with the buyer's connection. The buyer may be electrically disconnected from the seller, thereby preventing financial or private data from being passed to the seller. The third-party payment processor establishes an account for the buyer, if one does not exist, which may be funded by a credit card, debit card or bank account. The account is identified with an electronic mail address or other unique identifier. The payment processor transfers payment from the buyer to the seller (e.g., through a seller account with the processor). The buyer may be redirected to the seller after completion or cancellation of payment.



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